B 1 (Official F@ 12:24:14 Desc Main United States Bankruptum Centre Page 1 of 40 **Voluntary Petition** Northern District of Illinois **Eastern Division** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Strabavy, Kimberly, All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): **Kimberly Ott** Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): 3070 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 334 Nassau Park Forest, Illinois 60466 ZIP CODE 60466 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for Chapter 7 Single Asset Real Estate as defined in 11 Recognition of a Foreign Individual (includes Joint Debtors) Chapter 9 \Box U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Corporation (includes LLC and LLP) Railroad \Box ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 \Box Recognition of a Foreign ☐ Commodity Broker Nonmain Proceeding Other (If debtor is not one of the above entities V Chapter 13 ☐ Clearing Bank check this box and state type of entity below.) Nature of Debts □ Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an ■ Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose." Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ■ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors $\mathbf{\Lambda}$ 50-100-200-1,000-5,001-10,001-25,001-50,001-Over 10,000 100,000 100,000 99 5.000 25,000 50.000 Estimated Assets $\mathbf{\Lambda}$ \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 to \$50 to \$1 billion billion \$1 to \$10 million million million million million Estimated Liabilities ¥ \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$50,001 to \$0 to \$100,001 to \$500,000,001 More than \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$1 \$500,000 billion to \$1 billion million million million million million

B 1 (Official F@	<u> </u>	8 Entered 08/04/08 12:24:14	Desc Mark B1, Page 2			
Voluntary Peti		Namage 2, of \$40				
(This page must	t be completed and filed in every case)	Kimberly Strabavy				
	All Prior Bankruptcy Cases Filed Within La	ast 8 Years (If more than two, attach additional sheet.)	_			
Location Where Filed:	NONE	Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
	Pending Bankruptcy Case Filed by any Spouse, Partner o	r Affiliate of this Debtor (If more than one, attach ad	<u> </u>			
Name of Debtor: NONE		Case Number:	Date Filed:			
District:		Relationship:	Judge:			
10Q) with the Secur of the Securities Exc	Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. X					
		Martin Y. Joseph	1369563			
	n or have possession of any property that poses or is alleged to pose a libit C is attached and made a part of this petition.		th or safety?			
		hibit D				
(To be completed by	by every individual debtor. If a joint petition is filed, each spouse must	st complete and attach a separate Exhibit D.)				
Exhibit D	O completed and signed by the debtor is attached and made a part of the	his petition.				
If this is a joint petit	tion:					
☐ Exhibit D	also completed and signed by the joint debtor is attached and made	a part of this petition.				
		ding the Debtor - Venue y applicable box)				
✓	Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or		ays immediately			
	There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.				
	Debtor is a debtor in a foreign proceeding and has its principal pla- has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard	t is a defendant in an action or proceeding [in a federal				
		des as a Tenant of Residential Property pplicable boxes.)				
	Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the following).				
		(Name of landlord that obtained judgment)				
		(Address of landlord)				
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the			
	Debtor has included in this petition the deposit with the court of ar filing of the petition.	ny rent that would become due during the 30-day period	I after the			
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).					

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B 1 (Official F@ அத் (1998) 20273 Doc 1 Filed 08/04/08	B Entered 08/04/08 12:24:14 Desc Mark B1, Page 3
Voluntary Petition Document	Nanage 3. of s40
(This page must be completed and filed in every case)	Kimberly Strabavy
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such	(Check only one box.)
chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Kimberly Strabavy	X Not Applicable
Signature of Debtor Kimberly Strabavy	(Signature of Foreign Representative)
X Not Applicable	
Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	
8/4/2008 Date	Date
Signature of Attorney	Signature of Non-Attorney Petition Preparer
X	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the
Martin Y. Joseph Bar No. 1369563	debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount
Martin Y. Joseph	before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Firm Name 1541 W. Chicago Avenue Chicago, IL. 60642	
Address	Not Applicable
Audicos	Printed Name and title, if any, of Bankruptcy Petition Preparer
312-243-0050 312-243-0053	
Telephone Number 8/4/2008	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Date	
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address
Signature of Debtor (Corporation/Partnership)	X Not Applicable
I declare under penalty of perjury that the information provided in this petition is true	
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted
X Not Applicable	in preparing this document unless the bankruptcy petition preparer is not an individual.
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.
Date	

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 4 of 40

B6A (Official Form 6A) (12/07)

In re:	Kimberly Strabavy	Case No.	
	Debtor	 ,	(If known)

SCHEDULE A - REAL PROPERTY

Single Family Home 334 Nassau Park Forest IL	Fee Owner	=	\$ 115,000.00	\$ 109,000.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 5 of 40

B6B (Official Form 6B) (12/07)

In re	Kimberly Strabavy		Case No.	
		Debtor ,		(If known)

SCHEDULE B - PERSONAL PROPERTY

		<u> </u>		
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash		150.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings Account Exante Bank		230.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings Account first Midwest Bank		170.00
 Security deposits with public utilities, telephone companies, landlords, and others. 	X			
Household goods and furnishings, including audio, video, and computer equipment.		Furniture TV Set Computer		800.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	X			
6. Wearing apparel.		Necessary wearing Apparal		300.00
7. Furs and jewelry.	X			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	Х			

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 6 of 40

B6B (Official Form 6B) (12/07) -- Cont.

In re	Kimberly Strabavy		Case No.	
		Debtor ,		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		Badk child support owed Formwer Husband currently incarcerated.		150,000.00
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Elantra		300.00
Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Chrysler Grand Voyager 150,000 miles		4,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

	Case 08-20273	Doc 1	Filed 08/04/08 Document	Entered 08/04/08 12:24:14 Page 7 of 40	Desc Main
B6B (O	fficial Form 6B) (12/07) Cont.		Document	rage 1 of 40	
In re	Kimberly Strabavy			Case No	
			Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	_	2 continuation sheets attached Tot	al >	\$ 155,950.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 8 of 40

B6C (Official Form 6C) (12/07)

In re	Kimberly Strabavy	Case No.	
	Debtor	(If known)	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1996 Elantra	735 ILCS 5/12-1001(b)	300.00	300.00
1999 Chrysler Grand Voyager 150,000 miles	735 ILCS 5/12-1001(c)		4,000.00
Badk child support owed Formwer Husband currently incarcerated.	735 ILCS 5/12-1001(g)(4)	all	150,000.00
Cash	735 ILCS 5/12-1001(b)	150.00	150.00
Furniture TV Set Computer	735 ILCS 5/12-1001(b)	800.00	800.00
Necessary wearing Apparal	735 ILCS 5/12-1001(a),(e)	300.00	300.00
Savings Account Exante Bank	735 ILCS 5/12-1001(b)	230.00	230.00
Single Family Home 334 Nassau Park Forest IL	735 ILCS 5/12-901	15,000.00	115,000.00

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 9 of 40

B6D (Official Form 6D) (12/07)

In re	Kimberly Strabavy		,	Case No.	
		Debtor			(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2008 CH-01142 Citimortgage C/o Ira T. Nevel 175 N. Franklin Chicago, IL. 60606			First Lien on Residence Single Family Home 334 Nassau Park Forest IL VALUE \$115,000.00				109,000.00	0.00
ACCOUNT NO. CNAC IL115 C/o Michael Hoskins 2345 W. Jefferson Joliet, IL. 60435			1999 Chrysler Grand Voyager 150,000 miles VALUE \$4,000.00				3,650.00	0.00
ACCOUNT NO. Water Coats Credit 25505 W. 12 Mile Rd. Southfield, MI. 48234	х		Security Agreement Daughter's Automobile Debtor is co-signor, but has no ownership interest VALUE \$0.00				11,800.00	0.00

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 124,450.00	\$ 0.00
\$ 124,450.00	\$ 0.00

Case 08-20273 Doc 1

Filed 08/04/08 Document

Entered 08/04/08 12:24:14 Desc Main Page 10 of 40

B6E (Official Form 6E) (12/07)

In re

Kimberly Strabavy

Debtor

Case No.

(If known)

or

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or onsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
app	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 17 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
anot	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drugher substance. 11 U.S.C. § 507(a)(10).
adju	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of stment.

1 continuation sheets attached

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 11 of 40

B6E (Official Form 6E) (12/07) - Cont.

In re	Kimberly Strabavy		Case No.	
	Tambony Chabaty	Debtor ,		(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of

Schedule E. Report also on the Summary of Schedules.)

Total >

(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 12 of 40

B6F (Official Form 6F) (12/07)

In re	Kimberly Strabavy	Case No.	
	Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

		Ŀ					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							454.00
Orthapaedic Associates of Munster C/o Merchants Credit Guide 223 W. Jackson Blvd Chicago, IL. 60606							
ACCOUNT NO.							215.00
Argent Healthcare P.O. Box 667 Laporte, iIN. 46352		ı					
ACCOUNT NO.							573.00
Aspen Mastercard P.O. Box 105341 Atlanta, GA. 30348-5341							
ACCOUNT NO.			-				631.00
Community Hospital C/o Donna Sharp Esq. 9650 Gordon Drive Highland, IN. 46322							
ACCOUNT NO.			-				75.00
Community Hospital Anesthesiests C/o Donna Sharp Esq. 9560 Gordon Drive Hignland, IN. 46322							

4 Continuation sheets attached

Subtotal > \$ 1,948.00

Total > (Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

Entered 08/04/08 12:24:14 Desc Main Case 08-20273 Doc 1 Filed 08/04/08 Page 13 of 40 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Kimberly Strabavy	Case No.	
	Debtor		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							94.00
Community Hospital Outpatient C/ Donna Sharp Esq. 9650 Gordon Drive Highland, IN. 46322							
ACCOUNT NO.							51.00
Emergency Medical Services C/o Trustmark Recovery Services 541 Otis Bowen Drive Munster, IN> 46321							
ACCOUNT NO.							408.00
Henrique E. Scott M.D> C/o Donna Sharp Esq. 9650 Gordon Drive Highland, IN.,46322							
ACCOUNT NO.							74.00
IDS 9201 Calumet Ave. Munster, IN. 46321							
ACCOUNT NO.							433.00
Ingala Memorial Hospital C/ O Medical Recovery Specialists Inc. 2250 E. Devon Ave. Ste 352 Des Plaines, IL. 60018-4519							

Sheet no. $\,\underline{1}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

1,060.00 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 14 of 40

B6F (Official Form 6F) (12/07) - Cont.

In re	Kimberly Strabavy		Case No.	
		Debter	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							87.00
Munster Radiology Group C/o Donna Sharp 9650 Gordon Drive Highland IIL. 46322							
ACCOUNT NO.							73.00
Navit V. Barot MD P.O. Box 662311 Indianapolis, IN. 46266							
ACCOUNT NO.							886.00
Nicor Gas P.O. Box 8350 Aurora, IL. 60507-8350							
ACCOUNT NO.							271.00
Nipsco C/o Trustmark Recovery Services 541 Otis Bowen Dr. Munster, IN. 46321							
ACCOUNT NO.							130.00
Pathology Associates of Chicago C/o Dependon Collection Services 120 W. 22nd Avenue Oak Brook, IL60523							

Sheet no. $\underline{2}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 1,447.00

Total > \$ chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 15 of 40

B6F (Official Form 6F) (12/07) - Cont.

In re	Kimberly Strabavy	Case No.	
	Dobtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							111.00
Questar salt Lake North C/o Bonneville Collections Odgen, UT. 84402 P.O. Box 309 Odgen, UT. 84402							
ACCOUNT NO.							365.00
St. Catherines Hospital C/ Trustmark Recovery Services 541 Oyis Bowen Dr. Munster, IN. 46321							
ACCOUNT NO.							110.00
St. James Anesthiesa C/o CB USA P.O. Box 8000 Hammond, IN. 46325-8000							
ACCOUNT NO.							2,500.00
St. Margaret Mercy Hospital C/o Mutual Hospital Collections 2525 N. Shadeland A Ste 101 Indianapolis, IN. 46219							
ACCOUNT NO.							784.00
St. Margaret Mercy Hospital C/o Pellettieri & Ass. 991 Oak Creek Drive Lombard, IL. 60148							

Sheet no. $\underline{3}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 3,870.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 16 of 40

B6F (Official Form 6F) (12/07) - Cont.

In re	Kimberly Strabavy	Case No.	
	Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							501.00
Stephen Anderson C/o CB USA P.O. Box 8000 Hammond, IN. 46325							
ACCOUNT NO.							250.00
Village of Lansing C/o Receivable Management 3348 Ridge Rd. Lansing, IL. 60438							

Sheet no. $\underline{4}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 751.00

Total > \$ 9,076.00

Martin Y. Joseph 1369563 Martin Y. Joseph 1541 W. Chicago Avenue Chicago, IL. 60642

312-243-0050 Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois
Eastern Division

In Re:

Debtor: **Kimberly Strabavy** Social Security Number: **3070**

Case No:

Chapter 13

Numbered Listing of Creditors

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	.Orthapaedic Associates of Munster C/o Merchants Credit Guide 223 W. Jackson Blvd Chicago, IL. 60606	Unsecured Claims	\$ 454.00
2.	Argent Healthcare P.O. Box 667 Laporte, iIN. 46352	Unsecured Claims	\$ 215.00
3.	Aspen Mastercard P.O. Box 105341 Atlanta, GA. 30348-5341	Unsecured Claims	\$ 573.00
4.	Citimortgage C/o Ira T. Nevel 175 N. Franklin Chicago, IL. 60606	Secured Claims	\$ 109,000.00
5.	Community Hospital C/o Donna Sharp Esq. 9650 Gordon Drive Highland, IN. 46322	Unsecured Claims	\$ 631.00

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 18 of 40

In re:	Kimberly Strabavy	(Case No
6.	Community Hospital Anesthesiests C/o Donna Sharp Esq. 9560 Gordon Drive Hignland, IN. 46322	Unsecured Claims	\$ 75.00
7.	Community Hospital Outpatient C/ Donna Sharp Esq. 9650 Gordon Drive Highland, IN. 46322	Unsecured Claims	\$ 94.00
8.	CNAC IL115 C/o Michael Hoskins 2345 W. Jefferson Joliet, IL. 60435	Secured Claims	\$ 3,650.00
9.	Emergency Medical Services C/o Trustmark Recovery Services 541 Otis Bowen Drive Munster, IN> 46321	Unsecured Claims	\$ 51.00
10.	Henrique E. Scott M.D> C/o Donna Sharp Esq. 9650 Gordon Drive Highland, IN.,46322	Unsecured Claims	\$ 408.00
11.	IDS 9201 Calumet Ave. Munster, IN. 46321	Unsecured Claims	\$ 74.00
12.	Ingala Memorial Hospital C/ O Medical Recovery Specialists Inc. 2250 E. Devon Ave. Ste 352 Des Plaines, IL. 60018-4519	Unsecured Claims	\$ 433.00
13.	Munster Radiology Group C/o Donna Sharp 9650 Gordon Drive Highland IIL. 46322	Unsecured Claims	\$ 87.00
14.	Navit V. Barot MD P.O. Box 662311 Indianapolis, IN. 46266	Unsecured Claims	\$ 73.00

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 19 of 40

In re:	Kimberly Strabavy		Case No
15.	Nicor Gas P.O. Box 8350 Aurora, IL. 60507-8350	Unsecured Claims	\$ 886.00
16.	Nipsco C/o Trustmark Recovery Services 541 Otis Bowen Dr. Munster, IN. 46321	Unsecured Claims	\$ 271.00
17.	Pathology Associates of Chicago C/o Dependon Collection Services 120 W. 22nd Avenue Oak Brook, IL60523	Unsecured Claims	\$ 130.00
18.	Questar salt Lake North C/o Bonneville Collections Odgen, UT. 84402 P.O. Box 309 Odgen, UT. 84402	Unsecured Claims	\$ 111.00
19.	St. Catherines Hospital C/ Trustmark Recovery Services 541 Oyis Bowen Dr. Munster, IN. 46321	Unsecured Claims	\$ 365.00
20.	St. James Anesthiesa C/o CB USA P.O. Box 8000 Hammond, IN. 46325-8000	Unsecured Claims	\$ 110.00
21.	St. Margaret Mercy Hospital C/o Pellettieri & Ass. 991 Oak Creek Drive Lombard, IL. 60148	Unsecured Claims	\$ 784.00
22.	St. Margaret Mercy Hospital C/o Mutual Hospital Collections 2525 N. Shadeland A Ste 101 Indianapolis, IN. 46219	Unsecured Claims	\$ 2,500.00
23.	Stephen Anderson C/o CB USA P.O. Box 8000 Hammond, IN. 46325	Unsecured Claims	\$ 501.00

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 20 of 40

In re:	Kimberly Strabavy	Case N	0
24.	Village of Lansing C/o Receivable Management 3348 Ridge Rd. Lansing, IL. 60438	Unsecured Claims	\$ 250.00
25.	Water Coats Credit 25505 W. 12 Mile Rd. Southfield, MI. 48234	Secured Claims	\$ 11,800.00

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 21 of 40

In re:	Kimberly Strabavy	Case No

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Kimberly Strabavy**, named as debtor in this case, declare under penalty of perjury that I have have read the foregoing Numbered Listing of Creditors, consisting of **4 sheets** (not including this declaration), and that it is true to the best of my information and belief.

Signature: /s/ Kimberly Strabavy

Kimberly Strabavy

Dated: 8/4/2008

	Case 08-20273	DOC T	Filea 08/04/08	Entered 08/04/08 12:24:14	Desc Main
36G (Officia	al Form 6G) (12/07)		Document	Page 22 of 40	

n re:	(imberly Strabavy	Case No.	
	Debtor	,	(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

		Debtor		(ii known)
In re: Kimberly Strabavy			Case No	(If known)
B6H (Official Form 6H) (12/07)		Document	Page 23 of 40	
Case 08-20273	DOC I			2.24.14 Desc Maii

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Kathleen Cullick	Water Coats Credit
334 Nassau	25505 W. 12 Mile Rd.
Park Forest. IL. 60466	Southfield, MI. 48234

Case 08-20273	Doc 1	Filed 08/04/08	Entered 08/04/08 12:24:14	Desc Mair
B6I (Official Form 6I) (12/07)		Document	Page 24 of 40	

In re	Kimberly Strabavy	Case No.		
	Debtor		(If known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Divorced		DEPENDENTS OF DEBTOR AND SPOUSE				
		RELATIONSHIP(S):			AGE	E(S):
		Daughter				16
		Son				16
Employment:		DEBTOR		SPOUSE		
Occupation	Gene	ral Manager				
Name of Employer	Wend	y's International				
How long employed	5 Yea	rs				
Address of Employer	40 Sh	inergy Center uman Blvd Suite 130 ville, IL. 60563				
INCOME: (Estimate of aver case filed)	age or p	projected monthly income at time		DEBTOR		SPOUSE
Monthly gross wages, sal (Prorate if not paid mo		Commissions	\$	4,171.27	\$	
Estimate monthly overtim			\$	0.00	\$	
3. SUBTOTAL			\$	4,171.27	\$	
4. LESS PAYROLL DEDUC	CTIONS	3	<u>, </u>			
a. Payroll taxes and so	ocial sec	curity	\$ <u> </u>	601.66	\$ \$	
b. Insurancec. Union dues			\$ <u></u>	274.89 0.00	\$	
d. Other (Specify)	401k	Loan repayment	\$ <u>—</u>	354.06	\$	
		th Savings Acct	\$	358.16	\$	
5. SUBTOTAL OF PAYRO	DLL DED	DUCTIONS	\$	1,588.76	\$	
6. TOTAL NET MONTHLY	TAKE H	HOME PAY	\$	2,582.50	\$	
-		business or profession or farm				
(Attach detailed statem	,		\$	0.00	\$	
8. Income from real property	y		\$	0.00	\$	
9. Interest and dividends			\$	0.00	\$	
Alimony, maintenance o debtor's use or that of		rt payments payable to the debtor for the ents listed above.	\$	0.00	\$	
11. Social security or other ((Specify)	governm	nent assistance	\$	0.00	\$	
12. Pension or retirement in	come		\$	0.00	\$	
13. Other monthly income						
(Specify) Rent from Ad	ult Ch	ildren	\$	500.00	\$	
Rent from ad	ult chi	ldren living with debtorbt	\$	0.00	\$_	
14. SUBTOTAL OF LINES	7 THR	DUGH 13	\$	500.00	\$	
15. AVERAGE MONTHLY	INCOM	E (Add amounts shown on lines 6 and 14)	\$	3,082.50	\$	
16. COMBINED AVERAGE totals from line 15)	E MONT	THLY INCOME: (Combine column	_	\$ 3,082	2.50	
			(Report als	o on Summary of Sch	edule	s and, if applicable, on

Statistical Summary of Certain Liabilities and Related Data)

			Debtor	,	(If known)	
In re	Kimberly Strabavy			Case No.		
B6I (Of	ficial Form 6I) (12/07) - Cont.		Document	Page 25 of 40		
	Case 08-20273	Doc 1	Filed 08/04/08	Entered 08/04/08 12:24:14	1 Desc Main	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

7. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:	•
NONE	

Entered 08/04/08 12:24:14 Desc Main Case 08-20273 Doc 1 Filed 08/04/08 Page 26 of 40 Document

B6J (Official Form 6J) (12/07)

In re Kimberly Strabavy	Case No.	
Debtor	,	(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate

258.00 200.00 100.00 0.00 50.00 575.00 100.00 15.00
200.00 100.00 0.00 0.00 50.00 375.00
200.00 100.00 0.00 0.00 50.00 375.00
0.00 0.00 0.00 50.00 375.00
0.00 0.00 0.00 50.00 375.00
0.00 0.00 50.00 375.00 100.00
0.00 50.00 375.00 100.00
50.00 375.00 100.00
375.00 100.00
375.00 100.00
15.00
30.00
50.00
10.00
0.00
0.00
0.00
0.00
38.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
26.00
082.50
082.50 326.00

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 27 of 40

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

n re	Kimberly Strabavy	Case No.		
	Debtor	——, Chapter	13	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,082.50
Average Expenses (from Schedule J, Line 18)	\$ 2,296.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 4,171.27

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 28 of 40

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Kimberly Strabavy	Case No.	
	Debtor	Chapter 13	

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$9,076.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$9,076.00

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 29 of 40

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Kimberly Strabavy	Case No.
	Debtor	Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 115,000.00		
B - Personal Property	YES	3	\$ 155,950.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 124,450.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 9,076.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 3,082.50
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,326.00
тот	AL	18	\$ 270,950.00	\$ 133,526.00	

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 30 of 40

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Kimberly Strabavy		Case No.		
	Debtor			(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	declare under penalty of perjury that I have read the foregoing summa, and that they are true and correct to the best of my knowledge, infor	•	·	20
Date:	8/4/2008	Signature:	/s/ Kimberly Strabav	y
		-	Kimberly Strabavy	
				Debtor
		[If joint case	e, both spouses must sign]	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 31 of 40

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Fastern Division

		Easter	n Division
In re:	Kimberly Strabavy		Case No
		Debtor	(If known)
		STATEMENT OF I	FINANCIAL AFFAIRS
	1. Income from	employment or operation of bu	siness
None	debtor's business, inc beginning of this cale years immediately pr of a fiscal rather than fiscal year.) If a joint	cluding part-time activities either as an endar year to the date this case was con eceding this calendar year. (A debtor the a calendar year may report fiscal year petition is filed, state income for each se income of both spouses whether or no	om employment, trade, or profession, or from operation of the employee or in independent trade or business, from the mmenced. State also the gross amounts received during the two nat maintains, or has maintained, financial records on the basis income. Identify the beginning and ending dates of the debtor's spouse separately. (Married debtors filing under chapter 12 or of a joint petition is filed, unless the spouses are separated and a
	AMOUNT	SOURCE	FISCAL YEAR PERIOD
	42,500.00	Wages	2006
	48,900.00	Wages	2007
	22,500.00	Wages	2008
	2. Income other	than from employment or ope	ration of business
None	State the amount of i business during the t filed, state income fo	wo years immediately preceding the correct reach spouse separately. (Married deb	an from employment, trade, profession, operation of the debtor's commencement of this case. Give particulars. If a joint petition is otors filing under chapter 12 or chapter 13 must state income for the spouses are separated and a joint petition is not filed.)
	State the amount of i business during the t filed, state income fo	wo years immediately preceding the correct reach spouse separately. (Married deb	ommencement of this case. Give particulars. If a joint petition is stors filing under chapter 12 or chapter 13 must state income for
	State the amount of i business during the t filed, state income fo each spouse whether	wo years immediately preceding the correach spouse separately. (Married deborred or not a joint petition is filed, unless the	commencement of this case. Give particulars. If a joint petition is store filing under chapter 12 or chapter 13 must state income for the spouses are separated and a joint petition is not filed.)

None **☑** a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF DATES OF AMOUNT CREDITOR PAYMENTS PAID STILL OWING

Document 1 age 02 of 40

None **☑** b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90** days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

2

None ✓ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
Citimortgage v. Strabavy

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO STATUS OR DISPOSITION

timortgage v. Strabavy 08 CH 01142 Foreclosure

Circuit Court of Cook County

Pendina

None **☑**

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

AND VALUE OF

BENEFIT PROPERTY

SEIZURE

PROPERTY

5. Repossessions, foreclosures and returns

None
☑

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY Document Page 33 of 40

6. Assignments and receiverships

None \square

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

\$1200.00

3

NAME AND ADDRESS DATE OF **ASSIGNMENT** OF ASSIGNEE **ASSIGNMENT** OR SETTLEMENT

None V

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER **ORDER PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS **RELATIONSHIP DESCRIPTION** OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT**

Destiny Family Church 10& of income

8. Losses

None $\mathbf{\Delta}$

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF PAYMENT, AMOUNT OF MONEY OR OF PAYEE NAME OF PAYOR IF **DESCRIPTION AND VALUE** OTHER THAN DEBTOR OF PROPERTY

Martin Y. Joseph 1541 W. Chicago Avenue Chicago, IL. 60622

Document Page 34 of 40

10. Other transfers

None **☑** a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

4

None **☑** b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY

11. Closed financial accounts

None
☑

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None **✓** List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES
OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITOR CONTENTS IF ANY

13. Setoffs

None **☑** List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

Page 35 of 40 Document

14. Property held for another person

List all property owned by another person that the debtor holds or controls. None

> NAME AND ADDRESS **DESCRIPTION AND VALUE**

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS DATES OF OCCUPANCY NAME USED

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the

235 153rd Street Same May 2006 to November 200

Calumet City, IL.

16. Spouses and Former Spouses

None V

 $oldsymbol{Q}$

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None \square

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL**

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None $\mathbf{\Lambda}$

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

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	Document	Page 36 of 40	

None \square

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION 6

18. Nature, location and name of business

None \square

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN NATURE OF **BUSINESS**

BEGINNING AND ENDING

DATES

None \square NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 8/4/2008 Signature /s/ Kimberly Strabavy of Debtor Kimberly Strabavy

B 201 (04/09/06)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 38 of 40

B 201 Page 2

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Martin Y. Joseph		8/4/2008
Printed Name of Attorney	Signature of Attorney	Date
Address:		
Martin Y. Joseph 1541 W. Chicago Avenue		
Chicago, IL. 60642		
312-243-0050		
	Certificate of the Debtor	
I, the debtor, affirm that I have received and rea	ad this notice.	
Kimberly Strabavy	X/s/ Kimberly Strabavy	8/4/2008
Printed Name of Debtor	Kimberly Strabavy	
	Signature of Debtor	Date
Case No. (if known)	<u></u>	

Case 08-20273 Doc 1 Filed 08/04/08 Entered 08/04/08 12:24:14 Desc Main Document Page 39 of 40

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Kimberly Strabavy	Case No.

STATEMENT OF MONTHLY NET INCOME

Chapter

13

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor
Six months ago	\$ <mark>4,370.00</mark>
Five months ago	\$ <mark>4,370.00</mark>
Four months ago	\$ <mark>4,370.00</mark>
Three months ago	\$ <mark>4,370.00</mark>
Two months ago	\$ <mark>4,370.00</mark>
Last month	\$ <mark>4,370.00</mark>
Income from other sources	\$2,400.00
Total net income for six months preceding filing	\$ 28,620.00
Average Monthly Net Income	\$ <u>4,770.00</u>

Debtor.

Attached are all payment advices received by the undersigned debtor prior to the petition date, I declare under penalty of perjury that I have read the foregoing statement and that it is true and correct to the best of my knowledge, information, and belief.

Dated:	8/4/2008	
		/s/ Kimberly Strabavy
		Kimberly Strabavy
		Debtor

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

				Eastern Division			
In re	e: Kim	berly Strabavy			Case No.	-	
		Debtor			Chapter	13	
		DISCLOSURE	E 0	F COMPENSATION OF A	TTORNE	Y	
1	and that compe paid to me, for	ensation paid to me within one year l	befor	016(b), I certify that I am the attorney for the a e the filing of the petition in bankruptcy, or agreehalf of the debtor(s) in contemplation of or in		or(s)	
	For legal so	ervices, I have agreed to accept			;	\$	3,200.00
	Prior to the	e filing of this statement I have receive	ved		;	\$	921.00
	Balance D	ue			:	\$	2,279.00
2	The source of o	compensation paid to me was:					
	☐ De	ebtor		Other (specify)			
3.	The source of o	compensation to be paid to me is:					
	☐ De	ebtor		Other (specify)			
4.	✓ I have n of my la	=	sed o	compensation with any other person unless the	ey are members ar	nd associates	
5. I	my law f attached	rirm. A copy of the agreement, toged.	ther v	pensation with a person or persons who are no with a list of the names of the people sharing in ender legal service for all aspects of the bankro	the compensation		
	a) Analysis	s of the debtor's financial situation, a n in bankruptcy;	and re	endering advice to the debtor in determining wh	nether to file		
	b) Prepara	tion and filing of any petition, sched	ules,	statement of affairs, and plan which may be re	equired;		
	c) Represe	entation of the debtor at the meeting	of cr	editors and confirmation hearing, and any adjo	urned hearings th	ereof;	
	d) [Other p	rovisions as needed]					
	None						
6.	By agreement	with the debtor(s) the above disclos	ed fe	ee does not include the following services:			
	None						
				CERTIFICATION			
re	•	ne foregoing is a complete statemen f the debtor(s) in this bankruptcy pro		ny agreement or arrangement for payment to r ding.	ne for		
D	ated: <u>8/4/200</u>	08					
				Martin V Jacob Par No. 420	0562		
1				Martin Y. Joseph, Bar No. 136	3000		

Martin Y. Joseph Attorney for Debtor(s)